



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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PN 1854

Date: 18 September 2025  
Valuation No: MBJCC12568  
Customer No: 12606  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, 18ct yellow gold, multistone, gem set ring, of cast construction.

Plain, wide, tapered band of 5.74mm in width (at base) x 0.99mm depth, with open back settings.

Feature 'three stone' ring design. Consisting of a central bezel setting, housing one round shape cabochon cut glass-filled ruby, rub over set. To each side is a smaller bezel housing one round brilliant cut diamond, also rub over set. All secured between the raised sides of the decorative band.

Polished finish.

Stamped '750 18K' - acid tested as 18 carat gold. Finger size is Q.

The ring contains:

One rub over set round-shape glass-filled cabochon cut ruby, colour "medium red".

Dimensions = 5.20mm(Dia) x 3.40mm(D-estimated)  
Total Weight = 1.00ct (estimated - see NOTE below)

Two rub over set round brilliant cut diamonds, clarity "Si", colour "I".

Dimensions (average) = 2.10mm(Dia) x 1.28mm(D-estimated) x 2%(Girdle Thickness)  
Total Weight = 0.07ct (estimated - see NOTE below)

Total Item Weight = 4.75 grams - Total Gemstone Weight = 1.07ct - Total Metal Weight = 4.54 grams (estimated)

NOTE: The ruby has been enhanced by means of filling with a glass type substance. This treatment is not stable and can be damaged by heat or ultrasonic frequencies. A treated ruby of this type is not commercially available in Australia. Therefore, the below replacement figure is based upon procuring a similar treated ruby from an overseas source. This figure includes the currency conversion, import duty, and GST. This figure does not represent the previous selling price of the ruby and will not be indicative of the resale value of the item. Due to setting constraints, the exact dimensions of all gemstones cannot be ascertained. Therefore, weights of the gemstones are very much estimated. For accurate testing, weights, colour, and clarity gradings, the gemstones require removal from the settings. The below replacement figure is based upon crafting a similar ring employing similar materials and techniques being for a retail insurance purpose only. This figure does not represent the previous selling price of the item and will not be indicative of the resale value of the item.

**Insurance Replacement Valuation \$2,740.00**

The total of the one item included in this valuation is Two Thousand Seven Hundred and Forty dollars.

These items were valued for Cash Converters  
by Margaret M Blood FGAA, Dip DT, NCJV RV 345

Exchange Rates: US\$ 0.6653 Yen 97.7720 Metal Prices (US\$/ounce) : Gold 3659.50 Silver 41.72 Platinum 1372.00

The article(s) described above have been examined and the values given are an expression of our opinion on the date stated. Gemstones have not been removed from the settings for accurate assessment and all grades, weights, and dimensions are approximate, unless otherwise stated. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions, including any liability to the person by reason of negligence. This valuation is NOT transferable to any third person or party. Values expressed in Australian dollars (including GST) and are based on current market conditions. This valuation has been made with the standards and methods of the National Council of Jewellery Valuers, using accepted procedures, and systems advocated by this organisation. The values are based on the valuer's judgment of gemstone quality, mounting and manufacturing costs and are made to the best of the valuer's ability. A diamond colour grading of "F" (Rare White Plus) or better and a clarity grading of Vvs (or better), cannot be given to a set diamond. A valuation of a certified diamond is based upon the gradings provided on the certificate. The replacement figure of older cut diamonds is based upon the modern cut equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving on a purchase price and will not be indicative of the resale value of the item.

**Total Value = \$2,740.00**

